

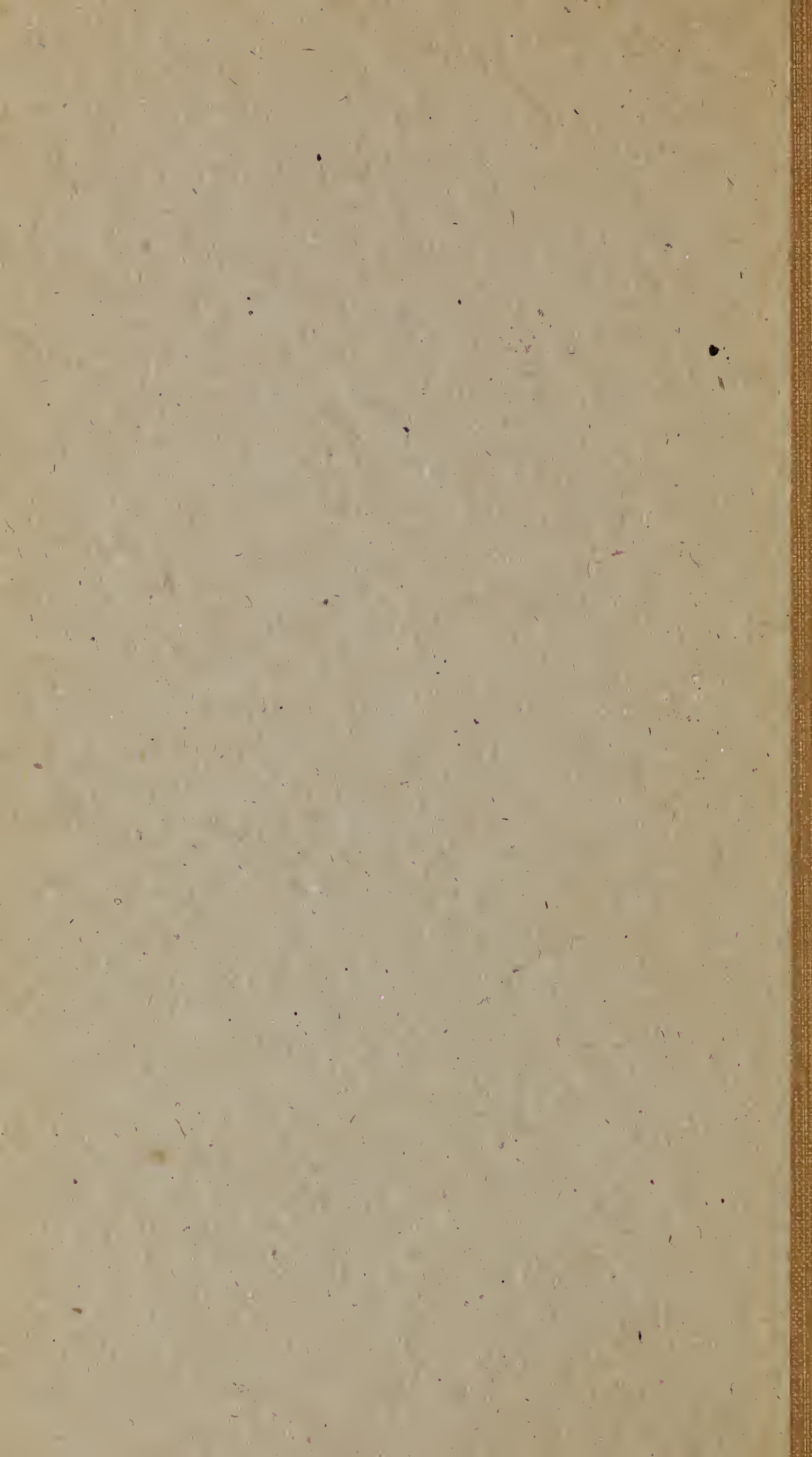
CURRICULUM

TX
335
A35
1947

ALTA
640.73
1947
Gr10-12

CURRGDHT

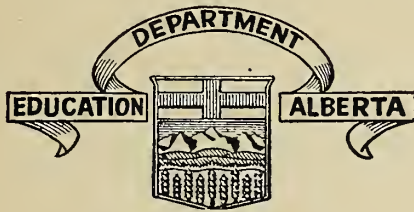
CURR



No. 1

September, 1947

Price 10c



Classroom Bulletin

on

Consumer Education

EDMONTON
Printed by A. Shnitka, King's Printer
1947

TABLE OF CONTENTS

| | Page |
|--|------|
| Foreword | 4 |
| The Meaning of Consumer Education | 6 |
| Consumer Education—What Has Already Been Done | 13 |
| A Unified Program of Consumer Education | 15 |
| Social Studies | 17 |
| Home Economics | 20 |
| Science | 23 |
| Mathematics | 25 |
| Other Subjects | 28 |
| The New Units of Consumer Education in Social Studies 1 and 2 | 30 |
| Classroom Methods in Consumer Education | 35 |
| Sources of Information | 41 |



Classroom Bulletin

on

Consumer Education

FOREWORD

The Purpose of the Bulletin:

This bulletin has been prepared by the Department of Education for the teachers of Alberta as a general introduction to the subject of consumer education. The necessity for a bulletin of this nature stems, primarily, from the fact that the area of consumer education in our Social Studies courses has been broadened and in Social Studies 2 consumer education is now a compulsory unit. However, this bulletin is not addressed solely to teachers of Social Studies. Consumer education is the concern of every teacher in the province, and it is hoped that school principals will, through the influence of this bulletin, be able to establish in their schools a unified programme of consumer education. The methods of attaining this unified programme will differ according to the size of the school and the nature of the school organization. A full discussion of these methods and the contribution that each teacher can make does not come within the scope of this introductory bulletin. It is expected that later bulletins will be devoted to specific phases of consumer education. Teachers are invited to forward to the Director of Curriculum any suggestions or queries concerning consumer education.

The term consumer education has been attracting more and more attention during the past few years as textbooks entitled Consumer Economics, Consumer Science, Consumer Training, Consumer Goods, etc., have been added to the lists of references for junior and senior high school courses of study. The ubiquitous nature of these consumer titles identifies consumer education as general education rather than a separate school subject. Enthusiasts have gone so far as to contend that consumer education is a 'whole school problem' placing it in a position comparable with that of English in our schools today. Pressing consumer problems have arisen in the post war years that are causing the man in the street anxiety and a growing number of consumer organizations are giving serious thought to these problems. There is, however, a great deal of confused thought on the subject because few adults have been truly educated as consumers. The prevailing idea until very recently has been that if the school taught the child how to earn money he would without any special training or guidance know how to spend it. The fallacy of this reasoning is apparent and the results of this economic illiteracy hampers the economic progress of the whole country.

The need for consumer education is now generally recognized and the lack of a unified programme of consumer education in the schools is regarded by those who uphold Herbert Spencer's prin-

ciple of "education for complete living" as a failure on the part of the schools to adjust the curriculum to meet the real-life needs of the student. A former high school student in levelling the following complaint against the high school curriculum, gives encouragement to those consumer educators who are prepared to give leadership in the teaching of sound consumer principles in the schools. "I want to know why you and your teachers did not tell me and teach me about life and the hard, critically practical world into which you sent me. . . . I am a husband and a father, working my way blindly from a high school intellectual to a respectable, self-supporting, voting citizen of the community. . . . I wish I had been taught more about family relationships, child care, getting along with people, interpreting the news, news writing, paying off a small mortgage, household mechanics, politics, local government, the chemistry of food, carpentry, how to budget and live within the budget, the value of insurance, how to figure interest when borrowing money and paying it back in instalments, how to enjoy opera over the radio, how to detect shoddy goods, how to distinguish a political demagogue from a statesman, how to grow a garden, how to paint a house, how to get a job, how to be vigorous and healthy, how to be interesting to others, how to be popular, how to be thrifty, how to resist high pressure salesmanship, how to buy economically and intelligently, and the danger of buying on the instalment plan."*

Of the many agencies, the family, the school, the church, the press, to mention a few, that can influence as consumers our Canadian youth, it would seem that the school is in the best position to furnish training in the skills which will lead to the intelligent consumption of goods and services, and many like the young man whose complaint we have just read expect the school to undertake this responsibility.

The purpose of this bulletin is to furnish the teacher with a synopsis of recent research in the field of consumer education, an explanation of the full meaning, nature, and purposes of consumer education, and suggestions for improved consumer education in Alberta. Because the subject is comparatively new, the result of experimental work now in progress will doubtless shed new light on the subject that may later necessitate a modification of the ideas and goals set forth in this bulletin. This is merely a brief account of what has been done until now, and an invitation to keep in contact with future ideas and achievements in this field.

For much of the material in this bulletin, the Department of Education is indebted to the Consumer Education Study, which has generously given its assistance through Mr. Fred T. Wilhelms and to whom grateful acknowledgement is expressed.

*Tonne: Consumer Education in the Schools, page 86.

THE MEANING OF CONSUMER EDUCATION

The primary need of any consumer educator is an adequate idea of what he is trying to achieve. Narrow, inadequate conceptions are major obstacles to the development of a unified, intelligible programme of consumer education. It is a broad field which includes those areas of study usually assigned to Social Studies, Mathematics, Science, Business Education, and Household Economics, and, because success depends upon an integrated, school-wide programme, it is necessary that a common basic understanding be held by all members of the school staff.

In the first place it is necessary to accept as part of the school's function, the task of educating for economic competence, in other words to prepare the individual to make a good living. This in turn depends on two factors: learning to produce efficiently and learning to consume wisely.

"One's views on consumer education will vary with one's views as to the place and function of consumers in the economic system. Is their function that of guiding and controlling production of goods with which to satisfy their wants? Or is their function that of serving as tools for profit-seeking producers who actually guide and control production of economic goods? If one takes the first view the ultimate test to apply to all production is consumer welfare. But if one takes the latter view the final test is whether production of specific goods will yield profit. According to the first view questions will be raised as to whether commodities commonly accepted as wealth, are really wealth . . . Similar questions will be raised concerning methods of marketing. Proponents of the latter view, however, will raise none of these questions. If commodities produced and methods of marketing them are profitable their first concern will be to maintain the status quo . . . Consumers are supposed to guide production. To a large extent they fail to perform this function, and to the extent to which they do fulfill their part they do it badly. They do not know for certain what they want, nor do they know how to get what they think they want. They are influenced by custom, and desire to show off or to copy; by fashion, advertising and high prices; they are easy victims of those who practise fraud or misrepresentation; with decreasing resistance they succumb to the lure of instalment selling. As a result considerable waste detracts from genuine consumer welfare.

"The obvious and underlying reason for this situation is that consumers are uninformed. But why are consumers uninformed? Why do they not know what types of goods and services are good for them? Why are they so susceptible to such influences as those just mentioned? If living is the most important thing consumers do, why are they not trained in the art of living? Why is there hardly any consumer education in a country so devoted to the principles of mass education? . . . One significant

educational agency is business which, through advertising, has undertaken an extensive campaign to educate consumers. Its main objective, however, is that of making profit rather than that of promoting the welfare of consumers. In this one educational project business spends as much in one prosperous year as consumers annually appropriate for general education."*

This point of view may be somewhat uncompromising in arraying consumer against producer in a battle in which the former is but ill-equipped to protect himself against the deadly weapons so skilfully used by the latter; nevertheless the writer does focus attention on some of the salient problems of consumership and points the way in which solutions may be found.

Consumer Problems of the Individual:

Some of the more important problems and difficulties that beset the individual consumer may be summarized as:

1. The difficulty of keeping informed about what is available to meet one's needs.

There are so many offerings of goods and services, and new ones come along so fast, that even to know of the existence of things that might be best for one's purposes calls for alertness. Young consumers need to be shown what is available and to be trained in the development of habits that will keep them well informed all their lives. They must know enough about their economic environment to make it serve them well.

2. The difficulty of weighing relative values and of deciding what pattern of consumption will yield greatest satisfaction.

This is no easy task in a civilization such as ours which offers a tremendous range of free choice. The ideal situation is that in which every man might spend his time, money and energy on the best his civilization has to offer him, that is the best for the individual. But torn as we are between many desires, it is difficult to achieve. In these unsettled times when many accustomed values are questioned or have been discarded, we lack a sure sense of values to guide us in spending our money and ourselves. There are so many things on which we might use our funds that it is hard to know what course will bring the greatest returns in lasting happiness. Yet failing to think our way through to a coherent philosophy of values and to govern our expenditures accordingly, we risk frittering away on a thousand and one gadgets the incomes that might have brought us so much. We risk spending ourselves on the mediocre or even on the base instead of on the best.

*Gordon: Economics for Consumers, pages 285-286.

A youth needs time to lean back now and then to consider what it is all about. He needs help to make his economic actions the servants of his deepest aspirations.

3. The difficulty of selecting at the best price and the most suitable quality, articles that the consumer has decided to buy in order to satisfy a need.

Radios are too complicated for most of us to judge their working parts objectively. Canned apricots are hidden in the can. Textiles, once simple fabrics made from a few basic fibres are now made from laboratory products in numberless combinations, processed in all sorts of ways. Inspection breaks down as an adequate guide to selection. Even when it might still be adequate, we are poorer inspectors than our ancestors were because we have less direct acquaintance with goods, having had nothing to do with their production. New guides are being perfected to supplement or take the place of inspection, but they must be learned. It is a tantalizing situation. The consumer knows that somewhere in the welter of branded or unbranded offerings there is probably exactly what he wants, at a reasonable price. But unless he has a special expertness from training or long experience, a large part of the time he is buying half-blindly, paying more than he should, getting less than he could.

4. Having bought an article we need the ability to use and maintain it so as to get maximum satisfaction from it.

The very variety and complexity of goods which make their selection difficult also demand a wide range of skill and knowledge in using and maintaining these goods. Rayon garments require a special laundering skill. The typical housewife surrounded by appliances needs to be something of an amateur electrician. Where our ancestors required skill in making a diversity of goods, we need it in utilizing and maintaining an infinitely greater variety.

5. Depending increasingly on money, we need skill in managing it.

Today, money is the consumer's chief instrument, and in his skill in handling it, in saving, insuring against loss, and investing judiciously, is more and more the criterion of his probable success as a consumer.

6. Depending increasingly upon the services of others, we need skill in building effective human relationships.

Success in getting good food, good health service, or any thing else depends more and more on our ability to get information and advice and friendly help from those who serve us. Along with a certain firmness to resist being put upon, we need the ability to maintain open and frank personal relationships, to command respect and liking.

7. Under the modern barrage of salesmanship and advertising, it is difficult to think straight.

Consumers need, at the very least, to learn how not to be diverted from their true goals by sellers' appeals; at best they can make advertising and salesmanship strong allies in their quest for the best. Fundamentally the problem is learning to get the full advantages of life in a modern industrial civilization. It is too complex, and its solution too important, to be left to chance. It demands a deliberate programme of public education.

Consumer Problems of Society:

The paradox of plenty side by side with want, exists in our society today, not because of the inability to produce. Our industries are capable of almost unlimited production and yet we are often unable to buy back what we have helped to produce. These challenging economic problems are receiving considerable thought in Canada by political groups, and fertile economic theories are emerging which have seized the imagination of the people.

Briefly these social problems are:

1. Learning to give proper weighting to the general consumer interest in relation to special producer interests.
2. Defining the role of government in relation to consumers.

To what extent do we wish to use governmental supervision and regulation to protect the consumer?

3. Achieving the fullest possible use of plant and manpower in efficient, abundant production and low-cost distribution.

Although producers, as well as consumers, have a stake in high production because it means plentiful jobs and a steady profit, there is always a danger that the individual worker or producer will subordinate the long-range goal of abundance to the immediate advantages of scarcity, high wages and high unit prices. From the consumer's point of view the best economic system is the one that, with due regard to the health of the economy and to democratic values, brings him a flood of desirable goods and services efficiently and cheaply.

4. Conserving our natural resources.
5. Building a high and steady effective demand for what we produce.

Essentially, the problem of maintaining a steady prosperity is at present one of continuing high consumption rather than one of full production.

6. Cultivating an international consumer outlook.

Since the roots of war are largely economic, public opinion on international economic policy is an important factor in preserving peace.

Consumer Opportunities as Individuals:

The solving of perplexing and disagreeable consumer problems is only one phase of consumer education. Creative consumer training seeks also to utilize the abundant opportunities for a high standard of living that our economy presents:

1. We can learn to meet our basic needs precisely and economically.
2. We can learn to use the growing body of consumer information now at our disposal.
3. We can learn to recognize and understand the improved techniques of informative selling coming into use.
4. We can learn to use wisely the amount of disposable income above what is demanded by the bare necessities of life.
5. We can learn to use our leisure time for gracious living.

In these opportunities we have the foundation on which to build not only lives of comfort and healthful vigor, but also lives full of grace and beauty and a high spiritual culture. Consumer education can assist our youth to find and use wisely these opportunities.

Consumer Opportunities as a Society:

As a society we benefit by that same high-production technology which magnifies our opportunities as individuals. Hence our society, too, has free energy and resources beyond the bare needs of sustaining the national life, and can in large measure choose how it will shape its future. Our society has one other exceptional resource, a democratic system of government dedicated to the common welfare, which if it holds true to its course will see that the benefits of our civilization are made available equitably to all.

In brief these opportunities are:

1. We can move toward the elimination of misrepresentation, fraud, and the exploitation of consumers.
2. We can facilitate voluntary cooperative action towards improvement of conditions and practices by various groups of producers and consumers.
3. We can fight against needless poverty, insecurity and ill health.

4. We can build up social wealth for consumer use by all the people.

Canada has through the years accumulated a fund of social wealth in her parks, schools, libraries, museums, art galleries, etc., which ought to be augmented and used wisely and well. Our society can afford increasing investments of this nature. If we choose well as a group, we can without extravagance provide a rich variety of free or low-cost consumer opportunities for better living. Consumer education can and should give young people an understanding of all this and a conviction that they should work for its accomplishment.

The Test of a Consumer Education Programme:

Our programme of consumer education must be practical, realistic, and specific enough to give concrete help in solving individual and social problems: yet it must be sufficiently broad and idealistic to generate an inspiring vision of individual and social opportunities and potentialities and create a drive to realize them. Too it must at all times be in tune with the real nature of the consumer and with the nature and scope of the process of consumption. To do this our programme must meet these five tests:

1. Will it produce more competent users of goods and services?
2. Will it produce more competent money managers?
3. Will it stimulate growth toward understanding of our economy as a whole?
4. Will it generate a wholesome set of attitudes?
5. Will it help the student to develop for himself a fine sense of values and philosophy of life?

The Purpose of Consumer Education:

In terms of the factors already discussed, the purpose of consumer education is to help people become more intelligent and more effective buyers.

Skill in consuming is never enough. There must also be wisdom and character. Wisdom in consuming, as in all of life, depends on one's having clearly defined, high quality purposes and goals: character is strength to govern one's life accordingly. Therefore, the foundation of consumer education, in common with all education, is to help each student develop a sense of values, determine what he most wants out of life, set his goals and see them in proper proportion, then act according to his developed principles.

The Final Product:

If the problems, goals, and purposes of consumer education are kept in mind, consumer education will not degenerate into an arid, technical, and theoretical study of economics. Rather it will be a constant reminder to teachers in every subject field in which it appears that education is intimately related to the actualities of life.

We want our children to leave school looking forward to life with keen anticipation. As educated young consumers they should be aware of the potentialities of our Canadian economy and the opportunities for good living that it offers. They should be determined to use these opportunities to achieve a healthy, purposeful, zestful life. They should set their sights high, know what they want and be prepared to work hard and manage well in attaining this goal. Although they want some of the good things of life, good food, well-cut clothes, a comfortable and tastefully furnished home, and a car, they should realize that these things are only a means to a full, rich life. They should have an incipient appreciation of good books, drama, music and art and an eagerness to expand their knowledge.

Their philosophy and idealism should extend to social problems. They should have a deep sense of responsibility for the social effect of their consumer actions. They should have visions of what democratic social action can do for all the people, and when the occasion demands they should be prepared to fight hard and unselfishly for these democratic principles.

In the practical affairs of the market place they should be able to take good care of themselves: to say "no" to a high-pressure salesman with effect: to see through misleading advertising and "smooth" salesmanship: to recognize the pattern of the more common rackets so that they do not get "stung" too often. In their own dealings they should be honest, and fair-minded and prepared to argue in a frank, friendly and open manner.

Our young consumers should have already learned a good deal about important goods and services and know how to use reliable sources of information, getting good value for the money they spend. They should realize too that they cannot have everything they desire, but that they must plan, budget and choose wisely in order to catch the best that life in their day has to offer.

CONSUMER EDUCATION—WHAT HAS ALREADY BEEN DONE

Many teachers in Alberta have already successfully tackled the job of consumer education in their schools. Some who have read this far in the Bulletin may consider the task too large and complicated for the school to undertake. Those who have given no serious thought to the matter may regard consumer education as a new assignment, an additional burden for them and another subject for which they must find room in an already overcrowded time-table. The truth is of course, that the school from the elementary grades up to grade twelve, has been concerned with consumer education under a variety of titles for a long time. It is essential that we examine for a moment the existing units of consumer education in order to become fully acquainted with them and to see clearly what is being done and what remains to be done.

On the intermediate or junior high school level the pattern of consumer education is fairly well defined in the subject fields of Mathematics, Social Studies, General Science, Health, Community Economics, Industrial Arts and Home Economics. A detailed analysis of consumer education at this level is hardly necessary. That it is a fact is the important point. Of the subjects mentioned four are compulsory and the other courses are reaching an increasing number of students as supplies of equipment and trained teachers become available for the rural schools. Children enter high school with a fairly substantial understanding of the principles of consumer welfare.

At the high school level the pattern of consumer education is less distinct. While it cuts across the subject-matter fields of Social Studies 1 and 2, Health, Chemistry, General Mathematics, General Science, Economics, Sociology, Music, Dramatics, Home Economics, Farm and Home Mechanics, Technical and Vocational Electives, most of the topics which can be identified as consumer education are entirely optional and to a large extent are ignored or evaded. Although it is generally agreed by consumer educators that greater emphasis should be placed on consumer education at the secondary school level, our present programme offers the high school student only a modicum of consumer training and that on an accidental or incidental basis. Few students during their high school career would take all of the subjects mentioned which include some consumer training and the majority, concentrating on academic electives for matriculation standing, may receive only a fragmentary, and disjointed education in consumership from the consumer units in Social Studies 1 and 2, Health 1 and Chemistry. Teachers who are convinced that economic competence should be imparted by the

school will agree that more specific consumer education, organized into a well-rounded programme that will reach a maximum number of our high school students is desirable and necessary. The question therefore arises, how can we use the consumer education we already have as a foundation for a better programme?

A UNIFIED PROGRAMME OF CONSUMER EDUCATION

Since every Alberta high school teaches consumer education in some degree, according to the facilities of the school or the emphasis given to consumer units, it is evident that by making a few modifications any school can work into its curriculum sufficient "pieces" that may fit together to make an effective programme of consumer education. Mere tinkering with a number of high school courses will not produce the desired results. There must be a change in emphasis, and a fundamental curriculum shift, dictated by the significant economic problems and opportunities of Canadian life.

It is not to be assumed that this shift would result in all students taking the same subject. Each student according to his capacities, inclinations and aspirations will select his own studies. Nevertheless, it is the task of the educator without rigidly planning the curriculum in advance to produce a broad pattern of consumer training which can meet the needs of the maximum number of students in the school. It is the weaving together of all the consumer units into a coherent unified programme for each student that constitutes the greatest problem.

Three possibilities which are not mutually exclusive present themselves in setting up a unified programme of consumer education: 1) employing a core curriculum; 2) adding a special course; 3) correlating distinctive contributions from all parts of the curriculum.

As the Curriculum Branch is not at present contemplating the organization of a core curriculum for the high school nor of introducing a separate consumer education course in the immediate future, we will therefore ignore possibilities 1 and 2 in the present discussion.

Contributions from all parts of the Curriculum:

This undoubtedly is the most popular method of including consumer education in the curriculum because of the apparent ease with which it can be installed and because such a method does not threaten to overturn the established curriculum organization. It is by no means the easiest way and teachers who are prepared to make the maximum contribution to consumer education in their particular fields should look squarely at the pros and cons of the situation.

1. The whole school staff must agree upon a basic philosophy of consumer education and devote its energies to a common set of purposes. Otherwise the programme will be pulled back and forth in a confusion of all the conflicting biases and emotional attitudes which the word 'consumer' seems at first to suggest to various teachers.

2. There must be a planned differentiation of offerings, both to achieve comprehensiveness and to avoid needless duplication. Otherwise, students may learn to budget and to recognize government gradings of food and yet remain ignorant on such important points such as health service and enjoying one's leisure hours.
3. What looks 'on paper' like a comprehensive, well rounded programme may not be so at all if we look at what is learned by individual students. The fact that the offerings in home economics, social studies, etc., add up to a broad programme is meaningless if each student gets only a small sampling or none at all.
4. Merely inserting consumer material into a course will not always serve, although it may be to some extent necessary. Considerable revamping of basic method and organization are often necessary so that the consumer education will be completely fused into the whole course.
5. However, most phases of consumer education will be taught where they come up rather naturally, in class relationship with something else. Interest will be high and the setting conducive to functional learning.
6. The work in each high school course will be improved by the added stress upon the real-life concerns of the consumer. The science will be better science; the mathematics more valuable; etc.
7. Every phase of consumer instruction will be offered by those most skilled and competent to teach it. There will be less half-accurate teaching of nutrition by social scientists or of the mathematics of instalment credit by home economists.

The problem of programme-planning in a school-wide approach is clearcut, though difficult. Assuming that the staff has an accurate conception of the whole job to be done, the next logical questions are: Who can best do each part of the job? What is the distinctive contribution each teacher can best make? How can we place our major offerings in consumer education so that they will be accessible to all who need them?

What Should the Course Contain?

Before making an analysis of the contributions to consumer education of some of the high school courses it would be well to examine the major divisions of the subject matter of consumer education which have been considered highly important by many experienced consumer educators.

1. The *raison d'être* of consumer education.
 - (a) The developments which have made consumer education necessary, and purposes it may strive to serve.
 - (b) A study of consumers—their incomes and resources, their habits and motivation, in general how they consume and how their consumption might be improved.
2. The management of personal financial affairs.
 - (a) Budgeting.
 - (b) Money management.
 - (c) The use of consumer credit.
 - (d) Planning the insurance programme and buying insurance.
 - (e) Investment.
3. Getting the information and guidance a consumer needs.
 - (a) Using advertising.
 - (b) Using standards, specifications, and labels.
 - (c) Using the services of agencies that inform and guide consumers.
 - (d) Shopping.
4. Choosing, buying and using food.
5. Choosing, buying and using clothing.
6. Choosing, buying, improving and maintaining the home.
7. Using one's resources best to maintain and improve health.
8. Using one's resources best for leisure-time satisfaction.
9. Using one's resources wisely in a life-long programme of education.
10. Understanding basic economic principles and the operation of the business system which serves us.
11. Understanding the law as it affects the consumer.
12. Thinking through some special social problem.
 - (a) The consumer movement.
 - (b) Consumer's operatives.
 - (c) The role of government with reference to consumers.

The Contribution of the Social Studies:

For the purpose of this analysis, social studies is broken down into the related subjects or units of which it is composed.

(1) World History

We have long introduced students to the great shift from individual to mass production and to its results on the producer side. Is it not time to look at the consumer aspects of the great shift, and study the complex market full of variegated goods, the confusion of choice, the increase in sales pressure through advertising and other means?

Students, presumably, study older cultures to learn of the life, times and problems of other peoples. Frequent references to everyday consumer practices of these cultures will help to humanize their men and women, and make their ways of living understandable. For, while students may not have had work experience, they have had consumer experience; therefore, they can better appreciate historical parallels and contrasts on the consumer side of life. Having acquired some knowledge of how our opportunities and problems as consumers differ from those of consumer in other cultures, the student will be better equipped to say how our problems may be solved.

Canadian History:

Better than anyone else, the historian can analyze the root cause of the consumer movement and see the problems in proper perspective. The best contribution the Canadian history teacher can make is to show discerningly the nature of the problems that caused a consumer movement to arise and to incorporate the major events of that movement into Canadian history. For instance, just as students learn the history of Confederation so also they should learn of the Pure Food and Drugs Act. An understanding of consumer forces is as essential as the understanding of the political forces that affect our lives. On live issues, impinging on everyday experiences, what do students hold to be good social action? How shall they determine what to support and what to oppose in consumer legislation? What do freedom, security, the general welfare and similar terms mean operationally? What are the roles of private enterprise and government in Canadian life? Answers to these, and other questions concerning the social history of our times should be found in the history lessons.

Economics:

Of all social studies subjects, economics is most closely related to consumer education. Even the most classical economics can be looked at through the eyes of the consumer and may prove infinitely more interesting and understandable when thus viewed. Many topics, e.g. rent, saving, insurance, the price system, tariffs, are of common concern to consumer educator and economist. For the teacher who wishes to continue with traditional economic subject matter, the simplest modification is a shift in point of

view. Thus in the case of the Canadian tariff, there will be less emphasis to begin with on their effect upon the economy as a whole, and more on their effect on the student's purchasing power and welfare. The subject matter is almost the same. The approach is through the personal and the immediate.

Teachers willing to abandon classical in favour of institutional economics can educate consumers through case studies of the economy in action. Take advertising as an example. The story of how it began in a competitive economy, how advertisers tried to regulate themselves after a period of unrestrained freedom and extravagance, and how public opinion exercises its influence, should give remarkable insight into how an economic institution actually works and how social control is either developed or rejected. The study would, at the same time, better equip the young consumer to use advertising critically as a guide to his buying.

Finally, the economics teacher might completely abandon adult abstractions and start from the economic concerns of young people. Problems of budgeting and money management, for example, can grow into studies of standards of living, social security, public health plans, etc. Economics would be a more functional subject if it commenced, as one consumer-educator put it, with the economic problems of a boy gazing into a store window fondling a nickel in his pocket.

Civics and Government:

Governmental concern for the consumer's welfare has increased at all levels, so that many laws and governmental agencies today work on his behalf. Consumers should know about them. They should be acquainted with some of the more important government publications which deal with government grades and standards. Through trips, interviews, and other devices, classes should become acquainted with government action on the local level; for instance, the working of sanitary regulations in the local dairy, health rules as applied to housing, community checking on weights and measures, provisions for restaurant inspection, water supply and sewage disposal. They should learn of any inadequacies in the community and at the same time acquire an appreciation of what is being done.

Consumer controversies present useful case studies of government in action. The removal or retention of price controls and measures to combat inflation are good examples.

Consumer education in civics may in part take the form of indicating to students the social income that is potentially theirs and of encouraging them to use it appreciatively and judiciously. Through our tax payments we buy facilities and services that can add to our standard of living. Young persons need to learn to

take proper advantage of parks, libraries, museums, playgrounds, clinics, etc. Through optimum use of such facilities, they will be more concerned about efficient utilization of tax revenues, expansion of needed services and the elimination of waste.

"Since the social studies are concerned with every phase of social life, they are in an excellent position to prevent us from conceiving consumer education as an end in itself. For intellectual purposes it may be desirable to think of man as political man, as economic man, or as the consumer. In so doing, we are simply temporarily emphasizing one aspect of an individual's activity. The consumer is also, for example, producer, an emotional individual, a person of culture. The fate of consumer education, in the final analysis, is connected with the other aspects of educational growth with which the schools concern themselves. For the purpose of emphasizing certain aspects, it might be desirable to deal with the consumer as an individual apart from his other life. Fundamentally, however, such a presentation is a distortion. Consumer choice cannot be made without reference to other aspects of human interest. Because of the strategic position of the social studies in the programme of instruction, they present the consumer point of view as a phenomenon that permeates all learning rather than as a segregated series of activities. Here we believe is the special but not sole contribution of the social studies to consumer education."*

Consumer education can be woven into a functional social studies programme if sufficient thought is given to it.

The Contribution of Home Economics:

Ever since its inception the basic aim of home economics has been the same as that of consumer education, namely, the raising of standards of living. Beginning at a time when the home was much more a centre of production than it is now, home economics naturally saw the opportunity for improvement largely in the form of increased efficiency and better discrimination in production; in cooking and sewing, for example. Consequently for a time, most home economics classes emphasized the skills of household production. But just as the emphasis in the average home has shifted from sewing garments to buying them, so also emphasis in home economics has swung from the teaching of producer skills toward the teaching of consumer skills, although producer skills are by no means neglected, in the present home economics classes; in fact a good deal of attention is still given to the techniques of producing and processing foods and clothing. Home economics properly claims that in this training may lie their greatest contribution to the education of the consumer, for two reasons:

1. By teaching the prospective housewife efficient production, home economics points the way to more abundant

*Tonne: Consumer Education in the Schools, page 129.

consumer living on a given income. If she is clever with a needle or a skillet, a woman can make a little money go a long way.

2. The familiarity with foods and clothing which grows out of working with them in a productive way is precisely the familiarity which consumers need for better buymanship.

The Function of Home Economics:

"An increasing number of home economists recognize that much of the work of consumer training can probably be accomplished better through other teaching groups. The following topics are suggested as being especially teachable through home economics courses.

1. Evaluation of individual and family desires and needs.
2. Evaluation of individual and family resources.
3. Planning distribution of resources to meet needs.
4. Planning types of articles and services within the distribution.
5. Determining qualities necessary for specific household and personal articles to serve different purposes.
6. Purchasing personal and household goods and services—food, clothing, fabrics, housing, furniture, equipment and other commodities, meals, dressmaking, house cleaning, laundering and other services.
7. Evaluating satisfaction from goods and services.
8. Evaluating guides and sources of information in buying in relation to qualities of procedures of buying.
9. Planning and using efficient procedures for buying.
10. Evaluating store services and conveniences against time, money, and energy consumed.
11. Determining the effect of selling and buying practices on cost of goods available and prices charged.
12. Becoming acquainted with the strength and weaknesses of present governmental production for the buyer of personal and household goods and services.
13. Methods of participation in movements to raise standards of these goods produced and sold.
14. Methods of providing experience and guidance in purchasing for all family members."*

*Tonne: Consumer Economics in the Schools, pages 143-144.

Accomplishing the Purposes of Home Economics:

The sense of values upon which good choice-making must rest can be matured only over a long period of time and must grow out of actual experience—the kind of experience that should pervade the whole programme of home economics.

The home economics teacher must realize that this matter of influencing the entire standard of living is a high-priority part of her business. She should be able to see as a whole, each student's and each community's standard of living, to look at it reflectively, out of the perspective of familiarity with standards of other individuals and groups. She must, therefore, be close to the lives of students and adults in her community.

Primarily, the teacher should be interested in indirect education through experience. Every student has choices to make in her own affairs, though she may not be conscious of the alternatives. The teacher and the rest of the class can help her to see the elements of the choices that lie before her. Thus, when she is about to buy a new fall outfit, they can help her to clarify the purposes she wants it to serve and weigh various possibilities. Later, perhaps, they can help her to evaluate the wisdom of her choice on the basis of experience.

Whatever the methods or media used, the goal is to help each student toward a reflective, philosophical view of her standard of living as a whole through consideration of specific parts of it. Learning to think about each choice in terms of the large pattern of living is a great first step in wise consuming.

Consumer Welfare and the Economic System:

Current issues affecting consumers should receive special attention. The home economics class is the logical place for study and debate of such lively issues as rising prices, shortages of certain consumer goods, school lunch programme, the activities of consumer organizations. "Important questions of the day should not be sidestepped because they are controversial. Students should be encouraged to study the issues involved, to analyze the arguments of all sides for pertinence, special interest, logic and emotion, and to appraise for themselves proposals—in the light of general consumer welfare. The habit of independent judgment on the basis of facts is a very desirable one. There is no cure for gullibility except the development of critical judgment."*

Home economists have an unparalleled tradition of emphasis upon good taste, upon aesthetics, and upon the whole concept of a rich standard of living. The very concept of home-making constitutes a near-perfect centre for the whole complex of ideas about

*Consumer Education and Home Economics in the Secondary School: Consumer Education Study, page 18.

how we wish to live. Perhaps no one else is in quite so good a situation as the homemaking teacher to help students in the matter of basic choice-making.

The Contribution of the Sciences:

"All good science teaching is good consumer education. All functional science contributes to consumer education, and science is functional if it stimulates action on the part of students. When science teaching emphasizes consumer values, it is better science teaching."†

The best way for science to increase its contribution to consumer education is to focus more attention directly on the practical problems of buying, using, and caring for goods and services in everyday life. This does not mean that our various science courses must be turned into consumer science. The science teacher will continue to teach scientific facts and principles but he will see to it that the student is able to apply those facts and principles intelligently in his everyday consumer affairs:

1. In making wise decisions about purchases.
2. In the effective use and operation of goods.
3. In improving his own production for home use.
4. In solving consumer problems by applying scientific methods.

What Shall Be Taught About Goods and Services?

Basic science courses are taken, to a lesser or greater degree, by most high school students. They are therefore a good place in which to teach the fundamentals of the science of nutrition; to build a scientific background for selecting a diet adequate in **minerals and vitamins** as well as in proteins and in caloric content. Here can be taught the scientific principles which underlie various methods of preserving foods as well as practical means of storing and preserving foods with a minimum loss of essential minerals and vitamins. Inculcating a scientific attitude toward nutrition, a disposition to study and follow expert advice as new discoveries are made, would by itself be a great gain.

Without necessarily ever including a unit entitled "Housing," science courses can teach much that is of high importance to one who is buying, building, or merely operating and maintaining a home. They can provide standards for evaluating various building materials in terms of durability, strength, fire resistance, insulating quality, etc. They can compare various materials and methods used in insulating against loss of heat, wiring for electricity, plumbing, installing and operating a heating system.

†Consumer Education Study: The Place of Science in the Education of the Consumer, page 3.

Science study should include training in the purchase and use of goods and services related to health. Science students should learn enough about remedies and devices to buy them intelligently, to avoid overpriced, worthless, or dangerous drugs, devices, and cosmetics. They should know enough about self-medication and first aid to handle minor accidents or illnesses and to know when to call a doctor and how to pick a good one, how to select a nurse, and what to expect of a hospital.

Conservation:

"Among the major consumer problems which are directly related to the usual content of science education none stands out more clearly than that of maintaining, improving, and utilizing wisely our soil and other natural resources. For the continued high-level satisfaction of consumer wants depends upon the continued capacity to produce abundantly and at low cost. Indeed, the entire problem is of such importance that it would not be unreasonable to reverse the arrangement used in this report and to consider the subject of consumer education to a large degree as a phase of intelligent utilization of natural resources.

"Waste and poor use of our soil resources and the connected lack of attention to water management have received much attention from our leaders in recent years. Some progress has been made, but the responsibilities of science education in this direction are still great. A relatively small number of our soil users are as yet employing suitable conservation practices. Here, again the possible increase in production and in the economy of production are great if soil conditions and fertility are developed to the maximum.

"It is futile for this brief report to attempt more than a general presentation of the conservation problem. This task has already been adequately done in numerous other publications devoted entirely to conservation of soil, water, and the dependent plant and animal life. However, a few representative community activities are suggested below:

1. To replace dead or dying trees.
2. To encourage roadside planting.
3. To plant experimental gardens.
4. To study prevalent plant diseases.
5. To carry out experimental spraying for interested patrons.
6. To investigate weed control.
7. To investigate the pollution of water supply by industries, communities, or individuals.
8. To study fish and wildlife conditions and controls.

9. To investigate action and possibilities for flood control.
10. To cooperate in formulating plans and action for prevention of excessive soil erosion.
11. To learn the possibilities for sanctuaries.
12. To find out the existing farm crop controls.

"Additional utilization problems exist in connection with other natural resources. Examples may be found in the intelligent use of petroleum, coal, iron, and copper. The problem in every case is complex, for new inventions, new products and new methods of processing change old calculations. Nevertheless, it remains an important responsibility of science to provide the basic information upon which rests production for continued consumer use. And the "consumer approach" tying conservation to realistic considerations of possibilities for continued and expanded personal satisfactions—offers special opportunities for motivation."*

Consumer Information:

An important objective of science education is critical judgment based upon an application of scientific principles. The consumer, groping for information about goods and services, bombarded endlessly by half-truths, exaggerations and pseudo-scientific claims, has great need for a trained discrimination in the use of information from many sources.

Therefore science classes can contribute greatly to consumer education by analyzing and comparing information from many sources about goods and services. Students can be trained to see through inaccurate, impossible claims. More important, they can learn how goods are standardized through scientific procedures and how exact terminology is developed. Where practicable, students may practise the scientific method of testing and sampling, although caution must be exercised in dealing with the results of student-performed tests, the accuracy of which is often uncertain.

Consumer science must never interfere with the orderly development of basically important scientific principles in the science studies, it must only provide examples and keep science teaching closely related to the real-life situations of the student.

The Contribution of Mathematics:

"Administrators and mathematics teachers are becoming increasingly aware of their responsibility to train young people to be wise consumers. Contemporary problems such as housing,

*Consumer Education Study: The Place of Science in the Education of the Consumer, pages 12-13.

food, clothing, conservation, unemployment and the intelligent use of leisure time are areas that should be included in the mathematics curriculum. The school must accept its responsibility to assist young men and women in gaining a broad and realistic understanding of the world in which they live. . . . Every act of consumption involves mathematical computations, for as the individual chooses between two items he must make evaluations which involve numerical fundamentals. Mathematics is an exact science: by using it more commonly, consumers need no longer guess about their purchases and what they are getting for their money. . . . Many of the courses of study in mathematics are sterile and unrelated to problems in life. Undue emphasis is placed on drill and problems which are unreal and useless. It is no wonder that mathematics as it is now taught is under severe attack. All children have been taught arithmetic, algebra and geometry as though they were to become expert mathematicians. The truth is that over 75 percent of the boys and girls in high school never go any further. We know that the greater part of mathematics actually used in life has to do with buying and selling, yet until now the schools have placed little emphasis on this important area."*

Certainly not all of mathematics should be given over to consumer problems, for the simple reason that not all of the life of the student is taken up with consumer affairs. Other phases of his living make demands on his mathematics, too. Nevertheless, not only educators but also businessmen and other thoughtful citizens put so high a value upon the mathematics of consumer activities, and are so inclined to question whether this need has been adequately met, that mathematics teachers should give it high priority in their planning.

Although consumer problems were the material of arithmetic lessons long before the term "consumer education" came into use, teachers of consumer education are still not satisfied with the contribution of mathematics. They point to three common mistakes in the current presentation of consumer mathematics:

1. We have tried to teach consumer mathematics once and for all much too early, before students have either the interest or the required maturity.
2. We have taught obsolete applications, using text book material as we do with the more fixed forms of mathematics, while the data of consumer mathematics change constantly.
3. We have emphasized computational skills at the expense of social implications, which are often much more important.

Those who contend that consumer education depends upon mathematics and that because of limitations in student maturity

*Mendenhall and Harap: Consumer Education, pages 165-166.

this mathematics cannot be taught in the junior high school, point out that a considerable load of consumer mathematics is left for presentation in the senior high school.

Consumer Mathematics in the High School:

The Mathematics Committee of the Consumer Education Study suggests the following items are worthy of attention in high school mathematics:

1. **Statistics.** Guides in collecting data; arranging and presenting data to show meaning; useful graphic techniques; using averages to interpret data; guides in drawing conclusions from data.
2. **Consumer Credit.** Extent: cost of buying on instalment plan or borrowing from small loan companies, banks, credit unions, and illegal lenders.
3. **Better Buymanship.** Statistics of incomes and expenditures; saving money when buying food, clothing, etc.; saving money by paying bills promptly; saving on the operation of a car; comparative costs of owning or renting a home; comparative costs of heating with coal, wood, gas, electricity; cost of current appliances; family projects to increase real income.
4. **Budget.** Fundamental idea; estimating income and expenditures; keeping necessary records; managing the budget; practical forms for personal or family budgets.
5. **Insurance.** Fundamental idea; how insurance operates; what automobile insurance to buy; accident and health insurance, and insurance to pay medical and hospital bills; provisions of social security; life insurance; crop insurance; special hazards.
6. **Taxation.** Basic idea of co-operative buying; what we buy with taxes; trends in taxation; main features and computation of income tax; sales tax; inheritance tax; the arguments for and against taxation.
7. **Wise Management of Money.** Banks: why we have them, how to deal with them; savings, the interest formula, compound interest: investment, principles of good investing, stocks and bonds; record keeping, what records a family needs, how to keep them.
8. **Business Dealings of the Home.** Paying bills; reading utilities' meters; calculating discounts and margins of profits.
9. **Proper Use of Scarce or Precious Materials.** Conservation problems of the federal and provincial governments; soil conservation, etc.; the role of the individual.

10. **The Judicious Use of Services.** Services provided for all by the government; their proper use; added services that should be provided; the use of cost-of-living index.

A course such as this must not degenerate into a refuge for the dull students but should be organized to appeal to all intelligent young citizens.

Since the materials of consumer mathematics change from year to year, they must be kept up-to-date if the course is to tackle vital problems. Newspaper clippings, periodicals, and the latest consumer guides will have more application than the standard text book.

Other Contributions:

Amongst the vocational and general electives in our high school programme of studies there are many fertile areas for consumer training. The student craftsman and technician as he learns his trade not only acquires manipulative skill and knowledge of materials, tools and processes necessary for production, but also receives within the limited field of his vocational course a very practical consumer education. Through genuine experiences in selecting, designing, constructing, and manipulation the students should be given the opportunity to acquire an appreciation of fine workmanship, good material, skilful, ingenious and artistic design, and to develop a general good taste in choice-making as a consumer. This opportunity reaches only a comparatively small percentage of our high school students and unless a definite consumer slant is given to the course, even this opportunity may be missed.

The subject fields of art, dramatics and music through classroom and extracurricular activities can provide exceptionally fine opportunities for consumer education. Increasing hours of leisure, and a greater margin of money available for recreational pursuits, bring satisfaction and problems. Teachers of these subjects have golden opportunities to cultivate and foster in the pupil discriminatory tastes which can greatly enhance the satisfaction to be derived from leisure time activities. Students with a fully developed and trained appreciation of the best in art, drama and music will not waste their time or money on the many trashy, third-rate products that are offered for their entertainment and pleasure, they will demand and eventually receive the best.

Co-ordinated Contributions for Consumer Education:

The fact has been established that opportunities for consumer education are plentiful in the existing subject matter fields of our programme of study. In many lines of work, teachers who earnestly seek for ways to promote consumer education through their re-

spective subjects will find more opportunities than they have time to use and more than consumer education will demand.

Using the opportunities for consumer education in existing subjects is good for the subjects themselves. Consumer education is undoubtedly important enough to justify some exploitation of older subjects. Still it is pleasant to know that, far from exploiting science, or social studies or any other field to add to consumer education, we shall be reinforcing them. The concensus of opinion of teachers of consumer education is, that the direction in which consumer education would take us is the direction we ought to be moving in.

If each department or course offers the consumer education most natural to it, the necessary differentiation can be achieved. The hypothesis underlying this approach to consumer education is that each course will make the distinctive contribution it can best make, and that then all the differentiated offerings will blend easily into a well-balanced programme. Differentiation is essential to the plan; without it there will be an intolerable repetition of certain phases of consumer education but never a unified and whole programme. Excessive duplication appears when teachers leave their respective fields to teach units of consumer education instead of each sticking to his job, but at the same time giving proper attention to related consumer problems.

The greatest obstacle in the path of successful consumer education is that many of the best offerings are inaccessible to any given student. It is not a serious problem in a small high school with only one curriculum such as we have in Alberta. Nevertheless there are difficulties enough in the very small high schools with limited staff and equipment and a narrow selection of electives.

THE NEW UNITS OF CONSUMER EDUCATION IN SOCIAL STUDIES 1 AND 2

The two units devoted to consumer education now a part of the Social Studies courses, representing a replacement in the Social Studies 1 course and a revision in the Social Studies 2 course, place a definite responsibility for consumer education squarely on the shoulders of the teachers of social studies. Transferred in part from the realm of purely incidental teaching, consumer education has become, in Social Studies 2, a compulsory unit in which position it will reach a high percentage of high school students.

The two units, which are complementary, have been designed to deal with the most important aspects of consumer education. In Social Studies 1, Unit X—Our Economic Life—Consumer Education, replaces Changes in Agriculture, an optional unit. This unit serves to introduce the purpose and importance of consumer education together with the principle and problems of buymanship. In Social Studies 2, Unit XII, Consumer Education has simply been revised and deals with the problems of management. This unit is now compulsory.

Students who have sampled the many incidental offerings of consumer education in the Science, Mathematics, Business Education, Technical and Arts courses and have studied the two units of Consumer Education in Social Studies will have a good measure of the consumer training which a general education rooted, as it is, in the real concerns of everyday life must of necessity concern itself.

Social Studies I:

The following outline for Unit X, Our Economic Life—Consumer Education, is based generally upon the first three parts of Graham and Jones: "The Consumer's Economic Life." Approximately the same fields are covered in the first two units of Heil: "Consumer Training." This material, much of which is already familiar to the student, can be used to illustrate the responsibilities of the student as a consumer and the importance of sound consumer training, and will serve as a basis for the projects that each student should be required to complete. If the class plans to spend a month on this unit, not more than two weeks should be spent on this introductory section, leaving two weeks for the research work, class discussion, and reports relative to the projects.

Although it is recognized that students will gather a considerable amount of material for their projects from other fields of study, e.g. Home Economics, Farm and Home Mechanics, General Science, Mathematics, and from magazine articles, they can also find a great deal of the information required in the two

prescribed textbooks. This will greatly assist those classes which in the first year of studying this topic will not have had the opportunity to build up a body of reference material.

However, the class cannot rely entirely on the one textbook. There is a certain amount of detail in the prescribed textbooks that must be translated into terms of Canadian life. Pamphlets issued by the Consumer Branch of the Department of Agriculture, Ottawa, of which "Buy by Grade," a consumer's guide to Canadian grades and standards, is a good example, will be found invaluable in the study of Canadian regulations which must supplement the material in the textbooks on American grades and regulations.

Unit X. Our Economic Life—Consumer Education.

Consumer education concerns the improvement of living by thoughtful selection and intelligent use of consumer goods and services.

- I.
 - a) Getting a living in the early days: hunting stage, pastoral stage and agricultural stage.
 - b) From handwork to machine work; early craftsmen; the merchant guilds and craft guilds; principle of caveat emptor; the domestic system; the industrial revolution and the factory system.

II. The Modern Consumer

- a) Inventions leading to large scale production.
- b) Developing new consumer markets; large scale distribution and transportation; big business.
- c) Buying, the business of economic life; consumption, the reason for all business activity.
- d) What it costs to be in style.
- e) Industrial changes and economic disturbances that affect consumer choices.

III. Our Standard of Living

- a) Comparison between our standard of living today and that of the early settlers.
- b) Factors governing our standards of living. What do we want from life? Conditions that interfere with our plans.
- c) Economic theories of distribution.
- d) The danger of a purely materialistic outlook on life. Establishing a balance between the material, aesthetic and spiritual values of life.

IV. **Our Canadian Economy**

- a) The importance of consumer education.
- b) Sources of wealth; natural resources, man power, capital, social institutions.
- c) Democratic basis of our Canadian economy; right of private property, freedom of enterprise, freedom of competition, freedom of contract, freedom of exchange.

V. **Consumer Intelligence**

- a) The pitfalls awaiting the uninformed buyer; meaningless labels and guarantees; misleading advertisements; high-pressure salesmanship; furniture, real estate, financial, investment and economic frauds.
- b) Common-sense principles of buying.
- c) Ways of influencing the consumer:
 1. public relations;
 2. advertising; methods and achievements;
 3. salesmanship methods.

VI. **Buying and Not Being Sold**

- a) A spending plan. What and when to buy.
- b) Where to buy; stores, markets, auction sales.
- c) Buying rules.
- d) Guides for better buying; government standards, grades and labels; standard weights and containers; trade marks and well known brands.

References: Graham and Jones: "The Consumer's Economic Life," pages 1-112.

Heil: "Consumer Training," pages 1-129.

Appropriate readings from government pamphlets and magazine articles on consumer guidance.

Consumer Education Projects:

The student or class should be required to study and make written reports on any two of the following projects.

1. Buying satisfactory clothing, boy's or girl's; economy and taste; knowledge of fabrics, silk, cotton, wool, linen; fur and leather goods; selection and care of clothing; drawing up a buying plan.
2. Co-operative buying. A critical analysis of the consumer's co-operative movement.
3. Health and appearance; choosing health services; knowledge of patent medicines and drugs; grooming aids to personal appearance; buying toiletries and cosmetics.

4. Spending for leisure and recreation; spending wisely on motion pictures, theatres, concerts, etc.; buying books; the radio and the record player; spending wisely on games, hobbies and sports.
5. An analysis of federal and provincial government aids to consumers. Consumer guides and regulatory legislation.
6. Buying shelter; the consumer shops for shelter; buying or renting a home; financing a home; home care and responsibilities.
7. Selecting the things you eat and drink; canned and bottled foods; meat and fish; dairy products; beverages.
8. Significant current consumer problems may be substituted for any of the above topics.

Current consumer problems are a real concern touching the everyday life of the student and should receive adequate attention while this unit is being studied and throughout the year in conjunction with the study of current events. During these critical post-war years of rising prices, wage disputes, consumer demonstrations, etc., there is ample material for profitable discussion.

Social Studies 2:

For the benefit of schools with limited library resources two outlines are given for the Consumer Education unit in Social Studies 2. Where the library has been equipped with copies of Graham and Jones: "The Consumer's Economic Life," for use in Unit X, Social Studies 1, this same text can be used in Unit XII, Social Studies 2. In schools with greater library resources, it is recommended that Shields and Wilson: "Consumer Economic Problems" be used as the textbook.

Unit XII. Consumer Education

The only thing that gives consumer education meaning is the urge, common to most Canadians, to reach a better standard of living with the resources they can command.

Either

1. Buyer, See Yourself.
Consumer Awareness and Protection.
Graham & Jones: "The Consumer's Economic Life," Parts II and XIV.
2. Keeping Personal Records. Graham & Jones.
"The Consumer's Economic Life," Part XV.
3. Money and credit.
Insurance, Investments, and Home Making.
Graham & Jones, "The Consumer's Economic Life," Parts XIII and XIV.

Or

1. Getting What You Want: Shields & Wilson: "Consumer Economic Problems," Part I.
2. Personal Finance: Shields & Wilson: "Consumer Economic Problems," Part VI.
3. Economic Problems of Consumers: Shields & Wilson: "Consumer Economic Problems," Part IX.

Consumer Education Projects

The class or student should be required to select for intensive study, either from the projects at the end of each chapter of the text book, or from current consumer problems, three projects. These projects should be closely bound up with the student's immediate consumer problems and the work should reflect some independent thought on the part of the student.

Current consumer problems should claim attention to a degree similar to that suggested for Social Studies 1.

CLASSROOM METHODS IN CONSUMER EDUCATION

The only thing that gives consumer education meaning is the yearning to reach a better standard of living with the resources at our command. Either we are striving to reach up to new levels, or we may as well forget about consumer education. There must be in consumer education the flavor of greater expectations, an optimism tempered at all times with realism. There is nothing unrealistic in assuming that today's capable graduate, going into a world of ever expanding opportunity, can earn for himself truly good food, clothing and shelter and achieve a reasonable security in an enjoyable life. Nor is it unrealistic to believe that at the social level this democracy and this technology of ours can help us toward ever higher levels.

What are the implications for methodology? Certainly not that we should discuss endlessly the glories of an age to come! By his ever infectious faith a teacher should be able to generate an atmosphere of realistic optimism and self-confidence. His every action should be geared to an unspoken premise that there are many good things in the offing, that every student plans to have those that seem best to him and that the student's purpose in educating himself as a consumer is to gain the wisdom and competence to earn them.

Take the matter of a home; it should be implicit in all teaching, even if rarely mentioned, that every youngster wants a good one, not merely a comfortable dwelling, but a home rich in charm, beauty and warm affection. It should be assumed that he is delighted with recent inventions that have made homemaking easier and more pleasant, that he is eager to learn more about them and eventually to have them. His ambitions and enthusiasm should be studied so that immediately he will do what he can to make his home a better one; so that he will plan to work toward his own future home; and so that, at the social level, he will do his best to tear away the barriers that have hindered the widespread construction of good housing at reasonable prices.

This dynamic philosophy of positive action rules out a miserly, penurious approach to life. If there must be some teachers who are tired cynics, consumer education is no place for them; it is a place for happy, vigorous people who have not forgotten what it is to be young.

The desires and urges which spark consumer education must be those which youth shares. The realities of life, to be sure, are such that we must seek to awaken young people early to the satisfactions of saving toward an independent old age. We must remember, too, that young persons are generally so healthy that they must be led to conserve their seemingly limitless capital in this respect. There may be enough excessive materialism in the air they breathe so that we need deliberately to stress spiritual

and cultural values as against the mere acquisition of things; this should not be difficult since youngsters are usually more idealistic than their elders. In other words, we must in certain respects, arouse wants not yet clearly felt.

By and large, what a girl wants right now is as valid a starting point in consumer education as what she will want ten years from now, or what middle-aged educators think she ought to want. If she prizes "chic" above durability in a dress, so be it. Teach her how to get both. In dealing with the limitless wants of the individual, the teacher must bear in mind limited resources. There must be a pervading awareness that a family can achieve what it thinks good only by working hard, managing well, and passing up much that it would also like but thinks less important. This training in choice-making is, of course, another name for character education, for, if the student "has what we term character, he has the capacity to make wise choices in his conduct toward others and in his conduct toward impersonal phenomena."*

Learning by Doing:

Since everything in the field of consumer education grows naturally out of ordinary life and refers back so immediately to practical affairs, the best way to teach it is through real life experience.

Take a study of advertising as an example. If students are helped to make a realistic check of their own and of their families' recent experiences they will soon realize that they do lean heavily on advertising for information. They will soon realize, too, that no matter how they feel about the all too prevalent exaggeration and strident repetitiousness, in a large measure they could hardly do without advertising as a channel of information. They will see, that individually their problem is to learn to use advertising with discernment; and that socially the problem is to develop more dependable advertisements.

Shall we send them then to some text book for ready-made generalizations about the reliability or unreliability of advertisements, to look at a few reproductions of outdated good or bad 'ads'? Surely the better approach would be to find out what the students are interested in buying and then let them collect advertisements of various types from various sources. Let them dissect the advertisements to see precisely what they say, how much is mere trade puff, how much is specific fact. Help them to see the devices the advertiser uses to play on their emotions. They can then draw their own conclusions, and generalize as to the kinds of advertisements they think will serve them best, and yet be profitable to the advertiser.

*Tonne: Consumer Education in the Schools, p. 236.

The Classroom:

The laboratory approach to consumer education demands a workroom rather than a traditional classroom. **The seating arrangement** should be informal and flexible. Committee work is difficult if desks are immovably arranged in orderly ranks and files. **Tables**, long enough to accommodate from two to six students, and chairs are more satisfactory than desks. The room should have **an abundance of display space**. There should be a **bulletin board** devoted to what is going on in the adult consumer world, kept attractive and well organized as well as up-to-date by a student committee. Clippings from newspapers and magazines should appear there. Attention could be directed to good reading materials and radio programmes. The bulletin board should drive home the impression of an active, vigorous, challenging field of human affairs.

Space will be needed for charts, maps and pictures relating to current subject matter. When for instance, housing is under discussion, pictures, floor plans, and architectural drawings will stimulate attention. Photographs of attractive rooms for boys and girls, comfortable living rooms, and modern kitchens will excite an interest in the topic. Exhibits must always blend with the economy and resources of the community. Elaborate Californian villas can have little application in rural Alberta, for instance.

The room needs plenty of storage and filing space.

If realia are to be used extensively, there must be built-in cupboards and drawers and shelf space. If wide use of pamphlets is to be made, they must be organized and filed where they are readily available.

There should be at least a demonstration desk of the science or home economics type, with adequate equipment. There should be **facilities for the use of audio-visual aids**. A few consumer education titles are to be found in the audio-visual aids catalogue of the Department of Education, and doubtless more will be added in the near future.

There should be **simple equipment for art work**, a small supply of paper, brushes, and colours for turning out posters and charts is valuable.

The above suggestions indicate a few lines of development. Common sense and experience in adapting available equipment combined with creative imagination in this new field should be a fair guide. The main thing is to develop a room in which a great variety of things can be done. The equipment need not be elaborate.

A Variety of Teaching Materials:

The use of a basic textbook for a unit of work, if it embodies a challenging and efficient mode of attack upon an important

problem, can go far in giving form and organization and a sense of direction to the work of a class, but the use of a single text, unsupported by other material, is not likely to be enough. In the first place, most of the texts are written for students in the United States and certain facts and figures need to be interpreted from a Canadian viewpoint. Again, supplementary material may shed light on controversial questions as well as supply a wealth of concrete data.

The teacher need not be burdened with the responsibility of getting this supplementary material. Students simply need supervision in collecting it. Once acquired, it can be filed ready for future use.

Using Realia:

The good teacher's classroom is full of the real things that are the stuff of his subject. A simple demonstration adds 'punch' and often drives home a point more effectively than words. Demonstrations can become time-consuming and elaborate. Care should therefore be taken to use little, easily managed demonstrations that give liveliness to teaching and take up a minimum amount of time.

Realia are most effective when they come directly out of the lives of the student. One can often send away for commercial displays which, although they serve an excellent purpose, do not provoke as much interest as homemade collections assembled from community sources, and they short-circuit the educational experience involved in making the collection.

Generally speaking, the realia should be gathered and demonstrated by the students themselves. If the teacher attempts to do everything, he assumes an impossible load. Students are perfectly capable of doing the job; furthermore, each has the time to do some part of it more thoroughly than could the teacher who attempts to do the whole thing. The important point is that at least half the education is gained in the experience. The student who goes to the local bank to get sample forms becomes acquainted with the bank and learns to deal with a banker at the same time that he learns about cheques and notes. Again, when the student makes an organized display of informative and less informative advertisements, he is forced to organize his own thinking first. He must decide what he thinks is good and what is bad. When he presents the display to the class he must put his conclusions briefly and forcefully.

Using Community Resources:

"The general theory that schools should be closely related to problems of the community is not new. This theory is not peculiar to consumer education. Theoretically, many school

people for a long time have attempted to develop closer relationships between the school programs and the everyday living problems that are found in homes, stores, and streets."*

The consumer educator wants to put his students in effective command of our social-economic environment, so that he can use it well. Toward the making of an efficient shopper, plain knowledge of the operation of a large store may be at least as important as the ability to tell rayon from nylon.

We generally overestimate young people's understanding of stores and other institutions and their familiarity with how things work. We forget that, as children, they have frequently been ignored, snubbed, or treated with condescension by clerks and others. We fail to appreciate how greatly the shy embarrassment, especially of children from poor homes, blocks their capacity to assert themselves and to take control of the situation. A youngster may agree that he ought to use bank services, but the marble facade and bronze fixtures may frighten him as badly as they once did Stephen Leacock.

Nothing may do more to break down inhibitions and build an easy confidence than simply to get acquainted and by cordial and respectful treatment made to feel at home..

The same firsthand knowledge should be acquired of libraries, museums, parks, clinics and health departments and other agencies rendering public services, not only for the immediate benefits derived by the individual but also for the citizenship training which will serve a good purpose when that same individual is making social policy about these same agencies.

If there are in the community any groups active in the consumer programmes the teacher should endeavor to work out an effective relationship with them. Group leaders will realize that the teacher's function differs from theirs and that the school cannot be made a propaganda agency for any special platform. Valuable assistance in the form of literature and other teaching aids can be obtained from these consumer groups.

Public Relations and Consumer Education:

The great majority of laymen still do not know what consumer education means or what it is driving at. If they do have some vague ideas about it, those ideas may contain prejudices induced by what they have heard or read in the past. Parents and the public at large will be especially interested in the basic purpose of helping their boys and girls to become sensible, competent shoppers and buyers and money managers. They should know about the related purposes also, but experience has shown that this practical, common-sense goal has genuine appeal. Business-

*Mendelhall and Harap: Consumer Education, p 279.

men may be especially interested in the fact that consumer education tries to inspire and help young people to work for a higher standard of living; for businessmen have sometimes had an uneasy feeling that consumer education is a restraint on buying. They are relieved to know that good consumer education raises the level of demand.

Over-generalization must be guarded against in consumer education. No one will contend that there is no exploitation of consumers by some of those who sell them goods and services. But if one lender charges exorbitant rates, that does not mean they all do. If some advertisers play for false inferences, many others have accuracy as their ideal. We must take care, in hitting out at specific evils, not to indict a whole class. We want our graduate to have enough wariness to protect himself when necessary, but we do not want him to feel that every man working behind a counter is a crook. Consumer education must create a real appreciation of good sellers and cultivate their cooperation.

SOURCES OF INFORMATION

1. **Teacher References**—Consumer Education Theory and Practice.

Since our teacher-training institutions have as yet made very limited offerings in the field of consumer education, consumer teachers are largely self-taught. For those who are inspired to explore the possibilities and claims of consumer education the following books are recommended.

"Consumer Education," edited by Mendenhall & Harap.
Appleton-Century Co.

This is the combined work of twenty educators, each of whom contributes a chapter dealing with some particular phase of consumer education. The result is a most comprehensive study and a large fund of useful information which can be widely applied in the classroom.

"Consumer Education in the Schools," Tonne. Prentice-Hall.

Less comprehensive than Consumer Education, this is altogether a very readable book with many practical suggestions for the effective teaching of consumer education.

Consumer Education Study Guides.

A series of pamphlets has been prepared for the Consumer Education Study by various United States national teacher organizations in the several subject-matter fields, the titles of which are given below. These are valuable sources of information for the teacher interested in the contributions consumer education can make in a particular subject. These pamphlets, of 20 to 30 pages in length, are obtainable free on request from The Consumer Education Study, 1201 Sixteenth Street N.W., Washington 6, D.C.

(The Consumer Education Study is sponsored by the National Association of Secondary-School Principals, a Department of the National Education Association. Financed by funds from the National Better Business Bureau, the Consumer Education Study has published a large volume of excellent, authoritative material on consumer training, amongst which is the series of pamphlets for teachers mentioned above and an exceedingly valuable series of booklets (Consumer Education Series) for high school students listed elsewhere in this chapter).

Consumer Education and the Social Studies.

The Role of Mathematics in Consumer Education.

Consumer Education and Home Economics.

The Relation of Business Education to Consumer Education.

The Place of Science in the Education of the Consumer.

2. **Teacher References**—Consumer Economics.

The teacher who wishes to study the principles of consumer economics will find the following texts stimulating and informative.

"Economics for Consumers," Gordon. American Book Company.

"Consumers and the Market," Reid. Crofts and Company.

3. **Current Consumer Guides.**

One of the most difficult and persistent problems of the teacher of consumer education is keeping up-to-date on the rapidly developing consumer situations. Articles appearing in the daily papers and Canadian magazines are the most ready and accessible source of information. Government pamphlets and the Canada Year Book will furnish many essential facts. The following list of government publications may prove useful.

"The Canada Year Book" (Current Edition).
King's Printer, Ottawa. Price \$1.00.

"A Fact a Day About Canada."
Dept. of Trade and Commerce, Ottawa. Price 25 cents
a year.

"Food and Drugs Act."
Dept. of Health and Welfare, Ottawa.

Various Publications of the Consumer Section,
Marketing Service, Dept. of Agriculture, Ottawa.

These are a few of the basic consumer guides that every teacher will want to have in the classroom. The alert student can be relied upon to discover many other publications during the year.

4. **Textbook.**

There is a growing list of books on consumer education written in a manner calculated to stimulate interest in the student. Because of extensive and rapid changes that have taken place during the postwar period, it is important to select recently written or revised texts. In the list which follows the first three especially, are comprehensive text books, in the sense that a deliberate effort has been made in each to include considerable material on all important phases of consumer education. The others, in varying degrees, tend to represent a specialized approach.

"Consumer Economic Problems," Shields and Wilson.
Southwestern Publishing Co. (Gage & Co.)

A comprehensive treatment of all phases of consumer education. Good teaching aids, and illustrative material are included in this text. A teacher's manual and a student workbook have been prepared to accompany the text, which is designed for use in grades eleven and twelve.

"The Consumer's Economic Life," Graham and Jones.
Gregg Publishing Co.

"Consumer Training," Heil. Macmillan Co.

These two attractively produced and written texts give a broad treatment of consumer education, calculated to appeal to students in grades ten and eleven.

"Consumer Goods," Reich and Siegler.
American Book Company.

"You and Your Money," Trilling and Nicholas. Lippincott.

"Consumer Science," Hausrath and Harms.
Macmillan Company.

Other Teaching Aids

The Consumer Education Series of booklets represents perhaps the most valuable contribution to consumer education study. They are written in an entertaining conversational style, attractively illustrated with cartoons and graphs, and in general arrangement are produced to stimulate interest and to make learning a pleasant process. Each booklet, prepared by a committee of the Consumer Education Study, presents a unit of study, covering approximately one hundred pages. The first booklet in the series which is listed below takes up the problems of the modern American consumer and is designed as an introductory unit to consumer education. Students in Social Studies 1 and 2 who are coming into contact with the term consumer education for the first time, will get a clear understanding of the implications and purpose of consumer training from this booklet. The others can be used as references for students working on projects.

No. 1—The Modern American Consumer.

No. 2—Learning to Use Advertising.

No. 3—Time on Your Hands.

No. 4—Investing in Yourself.

No. 5—The Consumer and the Law.

No. 6—Using Standards and Labels.

No. 7—Managing Your Money.

No. 8—Buying Insurance.

No. 9—Using Consumer Credit.

No. 10—Investing in Your Health.

These booklets, obtainable at the School Book Branch have one other important virtue in that they are inexpensive.

Another excellent series of booklets, which, although issued by a business concern, has no direct advertising value so far as the student is concerned, is that prepared by the Household Finance Corporation, 80 Richmond Street West, Toronto 1. These booklets, costing five cents each, dealing largely with money management and the purchase of consumer goods and services are most attractive and could be used with good effect in the classroom.

Money Management for the Family.

Money Management, The Budget Calendar.

George Clark's Cartoons on Money Management for the Family.

Money Management, Children's Spending.

Better Buymanship Principles.

George Clark's Cartoons on Better Buymanship.

Time Management for Homemakers.

Money Management, The Health Dollar.

Money Management, The Food Dollar.

Money Management, The Clothing Dollar.

Money Management, The Rental Dollar.

Money Management, Home Furnishings.

How to Buy Life Insurance.

Credit for Consumers.

Audio-Visual Aids—Department of Education

The following films on consumer training are now available. Other titles will be added to the list as soon as possible.

T-241 —Consumers Serve Yourselves.

T-1004N—People's Bank (Credit Union).

Q-93 —Consumer Cooperation in Sweden.

TX 335 A35 1947
ALBERTA DEPT OF EDUCATION
CLASSROOM BULLETIN ON CONSUMER
EDUCATION --
39844453 CURR HIST



000017905738

TX 335 A35 1947
Alberta. Dept. of Education.
Classroom bulletin on consumer
education. -
39844453 CURR HIST

CURRICULUM GUIDE

For Reference

NOT TO BE TAKEN FROM THIS ROOM
EXCEPT WITH LIBRARIAN'S PERMISSION

